

Document Page 1 of 10
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF WEST VIRGINIA

In re: Bland, Billy Joe &
 Joy Ann

§ Case No. 4:10-40310

§

§

§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 01, 2010. The undersigned trustee was appointed on December 18, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 3,500.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>70.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 3,430.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/12/2013 and the deadline for filing governmental claims was 05/12/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$875.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$875.00, for a total compensation of \$875.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$38.72, for total expenses of \$38.72.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/11/2013 By: /s/Thomas H. Fluharty, Trustee

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 4:10-40310

Trustee: (680231) Thomas H. Fluharty, Trustee

Case Name: Bland, Billy Joe &
Joy Ann

Filed (f) or Converted (c): 12/17/12 (c)

§341(a) Meeting Date: 02/12/13

Period Ending: 09/11/13

Claims Bar Date: 05/12/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1060 Grindstone Drive, Marietta, OH	123,000.00	0.00	0.00	FA
2	cash	100.00	0.00	0.00	FA
3	checking account with Bartlett Farmers	100.00	0.00	0.00	FA
4	checking account with Bartlett Farmers	549.00	0.00	0.00	FA
5	savings account with Bartlett Farmers	120.00	0.00	0.00	FA
6	television-\$250.00 dvd player-\$50.00 entertainment center \$75.00; 2 recliners \$100.00.	250.00	0.00	0.00	FA
7	couch-\$200.00 bedroom suite-\$200.00 bedroom suite \$200.00; crib \$25.00.	625.00	0.00	0.00	FA
8	refridgerator-\$200.00 cookstove-\$350.00 table & chairs \$125.00; microwave \$25.00.	700.00	0.00	0.00	FA
9	tools	500.00	0.00	0.00	FA
10	computer & printer	600.00	0.00	0.00	FA
11	jewelry	400.00	0.00	0.00	FA
12	term life policy with Western Southern (\$25,000.	0.00	0.00	0.00	FA
13	term life policy with Western Southern (\$25,000.	0.00	0.00	0.00	FA
14	2008 Ford F-150	29,000.00	0.00	0.00	FA
15	1993 Peterbuilt Tractor 1990 Ford Bronco	10,100.00	0.00	0.00	FA
16	2007 Benson Stepdeck trailer	18,500.00	0.00	0.00	FA
17	1997 Colony Mobile home	11,570.00	11,570.00	3,500.00	FA
18	1999 Fairmont mobile home	13,650.00	0.00	0.00	FA
19	2008 Grizzly four wheeler	3,800.00	0.00	0.00	FA
20	2007 John Deere mower	850.00	0.00	0.00	FA
20	Assets Totals (Excluding unknown values)	\$214,414.00	\$11,570.00	\$3,500.00	\$0.00

Major Activities Affecting Case Closing:

Final Report

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 4:10-40310

Trustee: (680231) Thomas H. Fluharty, Trustee

Case Name: Bland, Billy Joe &
Joy Ann

Filed (f) or Converted (c): 12/17/12 (c)

§341(a) Meeting Date: 02/12/13

Period Ending: 09/11/13

Claims Bar Date: 05/12/13

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): October 31, 2013

Current Projected Date Of Final Report (TFR): October 31, 2013

Form 2

Cash Receipts And Disbursements Record

Case Number: 4:10-40310

Case Name: Bland, Billy Joe &
Joy Ann

Taxpayer ID #: **-***0935

Period Ending: 09/11/13

Trustee: Thomas H. Fluharty, Trustee (680231)

Bank Name: Rabobank, N.A.

Account: ****043466 - Checking Account

Blanket Bond: \$2,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/13/13	{17}	Peggy Lorentz	sale proceeds of mobile home	1129-000	3,500.00		3,500.00
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,490.00
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,480.00
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,470.00
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,460.00
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,450.00
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,440.00
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,430.00

ACCOUNT TOTALS	3,500.00	70.00	\$3,430.00
Less: Bank Transfers	0.00	0.00	
Subtotal	3,500.00	70.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,500.00	\$70.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # ****043466	3,500.00	70.00	3,430.00
	\$3,500.00	\$70.00	\$3,430.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: May 12, 2013

Case Number: 4:10-40310

Page: 1

Date: September 11, 2013

Debtor Name: Bland, Billy Joe &

Time: 10:35:26 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	Thomas H. Fluharty, Trustee 408 Lee Avenue Clarksburg, WV 26301	Admin Ch. 7		\$38.72	\$0.00	38.72
200	Thomas H. Fluharty, Trustee 408 Lee Avenue Clarksburg, WV 26301	Admin Ch. 7		\$875.00	\$0.00	875.00
6 570	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114	Priority		\$1,235.33	\$0.00	1,235.33
3 100	Vanderbilt Mortgage & Finance, Inc. Post Office Box 9800 Maryville, TN 37802	Secured		\$0.00	\$0.00	0.00
4 100	FPC Financial, f.s.b. P.O. Box 6600 6400 NW 86th Street Johnston, IA 50131	Secured	payment mail to: John Deer Credit, 23176 Network Place, Chicago, IL 60673-1231 John Deere 2425 ztrack	\$0.00	\$0.00	0.00
12 100	Ford Motor Credit Company, LLC Dept 55953 P.O. Box 55000 Detroit, MI 48255-0953	Secured	2008 Ford F150 truck	\$0.00	\$0.00	0.00
14 100	The Bartlett Farmers Bank Post Office Bxo 57 Barlow, OH 45712	Secured	1990 Ford Bronco & 1993 Peterbilt truck.	\$0.00	\$0.00	0.00
15 100	Key Equipment Finance, Inc. 1000 S. McCaslin Blvd Superior, CO 80027	Secured		\$0.00	\$0.00	0.00
16 100	eCAST Settlement Corporation c/o Bass & Associates, P.C. 3936 E. Ft. Lowell, Suite 200 Tucson, AZ 85712	Secured	2007 Yamaha atv.	\$0.00	\$0.00	0.00
17 100	Green Tree Servicing, LLC. P.O. Box 0049 Palatine, IL 60055-0049	Secured		\$0.00	\$0.00	0.00
1 610	Discover Bank DFS Services, LLC. P.O. Box 3025 New Albany, OH 43054-3025	Unsecured		\$6,787.56	\$0.00	6,787.56
2 610	Dell Financial Services, LLC. c/o Resurgent Capital Services P.O. Box 10390 Greenville, SC 29603-0390	Unsecured		\$1,897.74	\$0.00	1,897.74
4A 610	FPC Financial, f.s.b. P.O. Box 6600 6400 NW 86th Street Johnston, IA 50131	Unsecured		\$1,395.66	\$0.00	1,395.66

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: May 12, 2013

Case Number: 4:10-40310

Page: 2

Date: September 11, 2013

Debtor Name: Bland, Billy Joe &

Time: 10:35:26 AM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
5 610	East Bay Funding c/o Resurgent Capital Services P.O. Box 288 Greenville, SC 29603	Unsecured		\$1,767.29	\$0.00	1,767.29
6A 610	Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114	Unsecured		\$365.41	\$0.00	365.41
7 610	PRA Receivables Management, LLC. as agent of Portfolio Recovery Assocs. Post Office Box 12914 Norfolk, VA 23541	Unsecured		\$24,731.57	\$0.00	24,731.57
8 610	East Bay Funding c/o Resurgent Capital Services Post Office Box 288 Greenville, SC 29603	Unsecured		\$6,697.87	\$0.00	6,697.87
9 610	Capital One Bank (USA), N.A. by American Infosource Lp Post Office Box 71083 Charlotte, NC 28272-1083	Unsecured		\$4,177.35	\$0.00	4,177.35
10 610	PRA Receivables Management, LLC. as agent of Portfolio Recovery Assocs. Post Office Box 12914 Norfolk, VA 23541	Unsecured		\$250.50	\$0.00	250.50
11 610	PRA Receivables Management, LLC as agent of Portfolio Recovery Assocs Post Office Box 12914 Norfolk, VA 23541	Unsecured		\$1,657.66	\$0.00	1,657.66
13 610	East Bay Funding c/o Resurgent Capital Services Post Office Box 288 Greenville, SC 29603	Unsecured		\$4,948.21	\$0.00	4,948.21
15A 610	Key Equipment Finance, Inc. 1000 S. McCaslin Blvd Superior, CO 80027	Unsecured		\$297.38	\$0.00	297.38
<< Totals >>				57,123.25	0.00	57,123.25

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 4:10-40310

Case Name: Bland, Billy Joe &

Trustee Name: Thomas H. Fluharty, Trustee

Balance on hand: \$ 3,430.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,430.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Thomas H. Fluharty, Trustee	875.00	0.00	875.00
Trustee, Expenses - Thomas H. Fluharty, Trustee	38.72	0.00	38.72

Total to be paid for chapter 7 administration expenses: \$ 913.72

Remaining balance: \$ 2,516.28

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,516.28

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,235.33 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	Internal Revenue Service	1,235.33	0.00	1,235.33

Total to be paid for priority claims: \$ 1,235.33

Remaining balance: \$ 1,280.95

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$54,974.20 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 2.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	6,787.56	0.00	158.16
2	Dell Financial Services, LLC.	1,897.74	0.00	44.22
4A	FPC Financial, f.s.b.	1,395.66	0.00	32.52
5	East Bay Funding	1,767.29	0.00	41.18
6A	Internal Revenue Service	365.41	0.00	8.51
7	PRA Receivables Management, LLC.	24,731.57	0.00	576.26
8	East Bay Funding	6,697.87	0.00	156.07
9	Capital One Bank (USA), N.A.	4,177.35	0.00	97.34
10	PRA Receivables Management, LLC.	250.50	0.00	5.84
11	PRA Receivables Management, LLC	1,657.66	0.00	38.62
13	East Bay Funding	4,948.21	0.00	115.30
15A	Key Equipment Finance, Inc.	297.38	0.00	6.93

Total to be paid for timely general unsecured claims: \$ 1,280.95

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00